7 Best Practices

1. **NEVER sign on behalf of the client.**
2. **NEVER use your phone number, email or information to complete someone else's application unless you are related and a party to the application.**
3. **NEVER pay a client's premiums or use your bank account information for their application unless you are related and a party to the application / policy.**
4. **NEVER give cash for referrals or new business.**
5. **NEVER misrepresent the details of a policy for gain. If the client already has coverage, never replace it unless the new policy is truly a better policy for the client. If replacement makes sense, never have the client cancel their current policy until they have officially been approved for the new one.**
6. **Check emails daily to keep up with cancellations, requirements from carriers, and updates from carriers or the agency.**
7. **When people you know become curious about what you do or about the services you offer, as a new agent, direct all questions to your manager until you have completed your training. New agents are often excited about the new opportunity and what it has to offer, but they often don't know enough to give the right answers. Also, because you are new, they will not see you as an authority on the subject yet. To avoid misrepresenting the agency, business or services we offer, seek to set up a meeting with your manager and curious family member / friend.**

By signing below, I agree that I have reviewed, understand, and adhere to the 7 Best Practices.

Printed Name_____

Signature _____

Date _____